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CLAIMS:

What is claimed is:

1. A method in a data processing system for processing
a check in an automatic teller machine, the method
5 comprising:
 receiving a check in the automatic teller machine;
 scanning the check within the automatic teller
machine to generate an image;
 performing optical character recognition on the
10 image to generate data; and
 creating a markup language representation of the
check using the data.
2. The method of claim 1, wherein the check includes a
front side and a back side and wherein the scanning step
15 comprises:
 scanning both the front side and the back side of
the check.
3. The method of claim 1, wherein the markup language
representation is a financial services markup language
20 representation.
4. The method of claim 1 further comprising:
 sending the markup representation of the check to a
financial institution.
5. The method of claim 4, wherein the financial
25 institution is one of a bank, a credit union, a mortgage
company, or a brokerage firm.

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6. The method of claim 5 further comprising:
sending the image to the financial institution.

7. The method of claim 1, wherein the data further
includes data created by reading magnetic ink data on the
5 check.

8. A method in a data processing system for processing
a check in an automatic teller machine, the method
comprising:

responsive to receiving a request to generate a
10 check at the automatic teller machine, verifying an
originator of the check;
responsive to verifying the an originator, receiving
user input defining the check to form check data; and
creating an electronic check using the check data.

9. The method of claim 8 further comprising:
presenting an image of a check including user input
15 fields.

10. The method of claim 8, wherein the electronic check
is a markup language document.

11. The method of claim 10, wherein the markup language
document includes an electronic signature.
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12. The method of claim 10, wherein the markup language
document is a financial services markup language.

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13. The method of claim 8, wherein the originator of the check is verified using at least one of a smart card and automatic teller machine card with a personal identification number.

5 14. The method of claim 8 further comprising:
transmitting the electronic check to a financial institution.

15. An automatic teller machine comprising:
a check processing unit, wherein the check
10 processing unit receives and manipulates checks received by the automatic teller machine;
a cash money dispenser, wherein the cash money dispenser is operable to dispense currency in response to a selected signal;
15 a scanner unit, wherein the scanner unit is operable to scan checks;
a memory, wherein the memory includes a set of instructions; and
a processor unit, wherein the processor unit
20 executes the set of instructions to initiate scanning of the check by the scanning unit to generate an image of the check, perform optical recognition on the image of the check for generate data, and create a markup language representation of the check from the data.

25 16. The automatic teller machine of claim 15, wherein the processor unit further executes the set of instructions to generate the selected signal in response to a particular user input.

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17. An automatic teller machine comprising:

a check processing unit, wherein the check processing unit receives and manipulates checks received by the automatic teller machine;

5 a cash money dispenser, wherein the cash money dispenser is operable to dispense currency in response to a selected signal;

a scanner unit, wherein the scanner unit is operable to scan checks;

10 a memory, wherein the memory includes a set of instructions; and

a processor unit, wherein the processor unit executes the set of instructions to verifying an originator for a the check in response to receiving a request to generate a check at the automatic teller machine; receiving user input defining the check to form check data in response to verifying the an originator; and create an electronic check using the check data.

18. A data processing system for processing a check in an automatic teller machine, the data processing system comprising:

receiving means for receiving a check in the automatic teller machine;

scanning means for scanning the check within the automatic teller machine to generate an image;

performing means for performing optical character recognition on the image to generate data; and

creating means for creating a markup language representation of the check using the data.

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19. The data processing system of claim 18, wherein the check includes a front side and a back side and wherein the scanning means comprises:

5 means for scanning both the front side and the back side of the check.

20. The data processing system of claim 18, wherein the markup language representation is a financial services markup language representation.

21. The data processing system of claim 18 further comprising:

10 sending means for sending the markup representation of the check to a financial institution.

22. The data processing system of claim 21, wherein the financial institution is one of a bank, a credit union, a mortgage company, or a brokerage firm.

23. The data processing system of claim 22, wherein the sending means is a first sending means and further comprising:

20 second sending means for sending the image to the financial institution.

24. The data processing system of claim 18, wherein the data further includes data created by reading magnetic ink data on the check.

25. A data processing system for processing a check in an automatic teller machine, the data processing system comprising:

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verifying means, responsive to receiving a request to generate a check at the automatic teller machine, for verifying an originator of the check;

receiving means, responsive to verifying the an
5 originator, for receiving user input defining the check to form check data; and

creating means for creating an electronic check using the check data.

26. The data processing system of claim 25 further
10 comprising:

presenting means for presenting an image of a check including user input fields.

27. The data processing system of claim 25, wherein the electronic check is a markup language document.

15 28. The data processing system of claim 27, wherein the markup language document includes an electronic signature.

29. The data processing system of claim 27, wherein the markup language document is a financial services markup
20 language.

30. The data processing system of claim 25, wherein the originator of the check is verified using at least one of a smart card and automatic teller machine card with a personal identification number.

25 31. The data processing system of claim 25 further comprising:

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transmitting means for transmitting the electronic check to a financial institution.

32. A computer program product in a computer readable medium for processing a check in an automatic teller machine, the computer program product comprising:
- 5 first instructions for receiving a check in the automatic teller machine;
- second instructions for scanning the check within the automatic teller machine to generate an image;
- 10 third instructions for performing optical character recognition on the image to generate data; and
- fourth instructions for creating a markup language representation of the check using the data.

33. A computer program product in a computer readable medium for processing a check in an automatic teller machine, the computer program product comprising:
- 15 first instructions, responsive to receiving a request to generate a check at the automatic teller machine, for verifying an originator of the check;
- 20 second instructions, responsive to verifying the an originator, for receiving user input defining the check to form check data; and
- third instructions for creating an electronic check using the check data.